

Appl. No.: 10/561,699
Amdt. Dated: March 3, 2009
Reply to Office Action of September 4, 2008

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AMENDMENTS

To the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

1. (Currently amended) A system for facilitating on-line payment for an on-line product transaction between a customer and a merchant, comprising an interface means which is arranged to be initiated via a merchant site and is arranged to provide a connection to a financial institution application of a financial institution holding an account of the customer to enable processing of the payment, from the account of the customer via the financial institution application, to a merchant account, the financial institution application requiring a security means to enable processing of the payment, the connection being implemented to enable the security means to be obtained via a customer computing system.
2. (Original) A system in accordance with claim 1, wherein the interface means is arranged to enable the payment to proceed in real time.
3. (Original) A system in accordance with claim 2, wherein the interface means is arranged to enable the payment to occur during the product transaction.
4. (Previously presented) A system in accordance with claim 1, wherein the interface means is arranged to be initiated by way of a customer computing system accessing the merchant site.
5. (Previously presented) A system in accordance with claim 1, wherein the interface means is arranged to generate confirmation to a merchant system that payment has occurred.
6. (Original) A system in accordance with claim 5, wherein the system is arranged to provide a secure connection between the financial institution application and the merchant

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system for generation of confirmation that payment has occurred.

7. (Previously presented) A system in accordance with claim 1, the interface means being arranged to obtain transaction details and provide the details to the financial institution application to facilitate payment.

8. (Original) A system in accordance with claim 7, wherein the transaction details include the payment amount.

9. (Previously presented) A system in accordance with claim 7, wherein the transaction details include a merchant account identifier.

10. (Previously presented) A system in accordance with claim 1, wherein the financial institution application is a known pre-existing financial institution application.

11. (Previously presented) A system in accordance with claim 1, wherein the security means is obtained by enabling the customer to enter the security means via the customer computing system.

12. (Previously presented) A system in accordance with claim 1, wherein the security means is stored in a storage location accessible via the customer computing system, and the security means are obtained from the storage location via the customer computing system.

13. (Original) A system in accordance with claim 12, wherein the security means is stored in encrypted form, and wherein the interface means is arranged to decrypt the encrypted security means.

14. (Original) A system in accordance with claim 13, the system including storage means for storing decryption keys for decrypting encrypted security means.

15. (Previously presented) A system in accordance with claim 1, further including a database arranged to store transaction details of transactions.

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16. (Original) A system in accordance with claim 15, wherein the database is arranged to be accessible by a merchant system to enable a merchant to obtain details of transactions that they are associated with.

17. (Previously presented) A system in accordance with claim 15, wherein the database is arranged to be accessible by customer computing systems to enable customers to obtain details of transactions that they are associated with.

18. (Previously presented) A system in accordance with claim 1, wherein the interface means is a software agent.

19. (Currently amended) A method for facilitating on-line payment for a transaction between a customer and a merchant, comprising the steps of, during the transaction via an on-line merchant site, accessing a financial institution application of a financial institution holding an account of the customer and making the financial institution application available to enable a payment from [[a]]the customer's account to an account of the merchant, the financial institution application requiring a security means to enable processing of the payment, the method comprising the further steps of obtaining the security means via a customer computing system and utilizing the obtained security means during the transaction to protect the customer's account.

20. (Original) A method in accordance with claim 19, comprising the further step of operating the financial institution application to make the payment.

21. (Original) A method in accordance with claim 20, wherein the step of making the payment occurs during the product transaction.

22. (Previously presented) A method in accordance with claim 19, comprising the further step of providing the merchant with confirmation that a payment has been made.

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23. (Original) A method in accordance with claim 22, wherein the step of providing the merchant with confirmation that a payment has been made includes the step of establishing a secure connection between the financial institution application and the merchant site.

24. (Previously presented) A method in accordance with claim 19, comprising the further step of obtaining transaction details and entering the transaction details to the financial institution application.

25. (Original) A method in accordance with claim 24, wherein the transaction details include a payment amount.

26. (Previously presented) A method in accordance with claim 24, wherein the transaction details include a merchant transaction identifier.

27. (Previously presented) A method in accordance with claim 19, wherein the step of enabling obtaining of the security means includes the step of enabling the customer to enter the security means via the customer computing system.

28. (Previously presented) A method in accordance with claim 19, wherein the security means is stored in a storage location which is accessible via the customer computing system, and the step of obtaining security means includes obtaining the security means from the storage location via the customer computing system.

29. (Original) A method in accordance with claim 28, wherein the security means is stored in encrypted form, and the method includes the further step of decrypting the security means.

30. (Original) A method in accordance with claim 29, wherein a decryption key is stored at a remote database, and the method includes the further step of obtaining the decryption key before decrypting the encrypted security means.

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31. (Previously presented) A method in accordance with claim 19, comprising the further step of storing transaction records of the payments in a database, the transaction records being available for access by merchants and/or customers.

32. (Previously presented) A method in accordance with claim 19, comprising the step of utilising a software agent to implement the method steps.

33. (Previously presented) A computer program arranged to provide instructions to control a computing system to implement a system in accordance with claim 1.

34. (Original) A computer readable medium providing a computer program in accordance with claim 33.

35. (Previously presented) A method of facilitating on-line payment for a transaction between a customer and a merchant, comprising the steps of providing a system in accordance with claim 1, and operating the system to facilitate payment for transactions.

36. (Currently amended) A system for facilitating on-line payment, the system comprising an interface means which is arranged to be initiated via a system message and is arranged to provide a connection to a payment means to enable processing of the payment financial institution application of a financial institution holding an account of a payor, to enable processing of the payment from the account of the payor, via the financial institution application, the financial institution application requiring a security means to enable processing of the payment, the connection being implemented to enable the security means to be obtained via a payor computing system receiving the system message.

37. (Original) A system in accordance with claim 36, wherein the system message is an email message.

38. (Previously presented) A system in accordance with claim 36, wherein the

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system message includes a link to enable connection to the payment means.

39. (Cancelled)

40. (Currently amended) A method for facilitating on-line payment, comprising the steps of using a system message initiating payment for a transaction, to link a transaction payers payor's computing device to a ~~payment means to enable processing of the payment~~ financial institution application of a financial institution holding an account of the payor to enable processing of the payment from the account of the payor, the financial institution application requiring a security means to enable processing of the payment, the link implementing the connection between the computing device and the financial institution application to enable the security means to be obtained from the computing device and utilizing the security means during the transaction to protect the payor's account.

41. (Original) A method in accordance with claim 40, wherein the system message is an email message.

42. (Previously presented) A method in accordance with claim 40, wherein the system message includes a link to the payment means.

43. (Cancelled)

44. (Previously presented) A computer program including instructions for controlling a computing system to implement a system in accordance with claim 36.

45. (Original) A computer readable medium providing a program in accordance with claim 44.

46. (New) A system in accordance with Claim 1, wherein the financial institution application is an Internet banking application.

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47. (New) A system in accordance with Claim 1, wherein the connection is implanted to connect the financial institution application to the customer computing system.

48. (New) A method in accordance with Claim 19, wherein the financial institution application is an Internet banking application.

49. (New) A method in accordance with Claim 19, wherein the step of obtaining the security means via a customer computing system comprises the step of connecting the customer computing system to the financial institution application.

50. (New) A system in accordance with Claim 36, wherein the financial institution application is an Internet banking application.

51. (New) A system in accordance with Claim 36, wherein the connection is implemented to connect the payor computing system to the financial institution application.

52. (New) A method in accordance with Claim 40, wherein the financial institution application comprises an Internet banking application.